

CHRISTMAS CLUB

An easy and sure way to have money for CHRISTMAS, for TAXES and INSURANCE PREMIUMS, for your WINTER COAL BILL and for a regular BANK ACCOUNT

The Club is Now Open For Membership
HERE IS THE PLAN

- CLASS 5, Pay 5 cents the first week and increase 5 cents each week for 50 weeks and receive \$63.75.
- CLASS 5A, Pay \$2.50 the first week and decrease 5 cents each week for 50 weeks and receive \$63.75.
- CLASS 25, Pay 25 cents each week for 50 weeks and receive \$12.50.
- CLASS 50, Pay 50 cents each week for 50 weeks and receive \$25.00.
- CLASS 100, Pay \$1.00 each week for 50 weeks and receive \$50.00.
- CLASS 200, Pay \$2.00 each week for 50 weeks and receive \$100.00.
- CLASS 500, Pay \$5.00 each week for 50 weeks and receive \$250.00.

Interest at 3 Per Cent. will be allowed on all memberships where the payments are completed.
Join now; join as many classes as you like.
Checks will be mailed about Dec. 12th, 1923.

ANDOVER STATE BANK



Mrs. Wm. Hammel was in Hornell Saturday.

John Cocoman was a caller in Wellsville Sunday.

David Slocum was a caller in Wellsville Monday.

Mrs. John Lever was calling in Hornell Wednesday.

B. A. Clair was a business caller in Belmont Saturday.

Chas. Calhoun was a business caller in Wellsville Tuesday.

Mrs. Wm. Clarke and Miss Lillian Ward were in Hornell Saturday.

James Monahan visited at E. J. Brodie's, of Whites Corners, Friday.

Mrs. C. L. Earley was the guest of Mrs. Edu Sheppard, of Alfred, Sunday.

Misses Emily Clarke and Sarah Jones were Hornell shoppers Saturday.

Misses Mae Cocoman and Ellen Driscoll were callers in Wellsville Sunday.

Earl Dawson, of Hornell, spent Sunday with his mother, Mrs. Madge Dawson.

Mrs. Emmett Robinson and daughter, Ruby, were in Hornell on business Saturday.

Mrs. Jas. P. Cannon and Mrs. E. J. Atwood were business callers in Hornell Monday.

Lyle Temple, of Wellsville, spent Wednesday at the home of his brother, Ralph E. Temple.

Mrs. Wm. Childs, son, Carl, and Mrs. Paul Childs were business visitors in Hornell, Wednesday.

Mr. and Mrs. J. L. Williams and Mrs. Dan Witter were business visitors in Hornell, Wednesday.

Mrs. T. K. Regan and son, Jack, returned home Tuesday after a few days stay in New York City.

Mrs. Katherine McCarry, of Barney Street, has gone to Bath to pass Christmas at the home of John Burke.

Chas. Hammond, of Lancaster, and Lynn Hammond, of Perry, were in Andover to pass the week-end with relatives.

Herman Widger is home from the Tri State College in Ohio, to pass the holidays with his mother, Mrs. Getta Widger, and brother, Clarke.

Mrs. J. G. Ostrander and daughter, Kathryn, of Wellsville, are guests at the home of Mr. and Mrs. B. C. Williams on Pleasant Avenue.

Mr. and Mrs. John W. Deming left Tuesday afternoon for Raleigh, N. C., for an extended visit at the home of their son, Prof. and Mrs. Leon Cook.

Mr. and Mrs. Frank Cook, of Alfred Station, were among those from out-of-town in attendance at the funeral service for Edwin Scott, last Sunday.

P. C. Lynch, of Andover, was a caller at the clerk's office, Friday. He reports drilling in a good gas well near Alfred, last week.

Henry Miner, one of Andover's aged residents, went to Utica, Saturday, as an inmate of the Masonic Home in that city, sent there by the local Masonic Lodge.

Mr. and Mrs. Harold Emery are in Rochester, where Mr. Emery is to consult an army surgeon regarding a shrapnel wound which is again troubling him. He has suffered a great amount of agony from the several wounds received over seas during the World War.

Valentine K. Boyer, aged 80 years, died Dec. 10th, at his home in Perry. Mr. Boyer was the father of John Boyer of this village. He was a Civil War veteran serving in Co. F, 7th Calvary and a former resident of Bolivar. Funeral and interment were at Perry.

Miss Irene Evans and Leighman Young, of Angelica, were united in marriage Dec. 12th.

It is not hopelessly lost until your "lost" ad has failed to find the finder. And it fails only when the finder is dishonest — which is seldom.

THE WEATHER			
Following are the weather observations taken by the Andover Co-operative Station for the week beginning December 14th, 1922.			
Temperature			
	High	Low	Range
Thursday	32	20	12
Friday	36	30	6
Saturday	31	22	9
Sunday	32	26	6
Monday	33	19	14
Tuesday	26	10	16
Wednesday	32	11	21
Coldest 10, warmest 36, greatest range 16.			
Precipitation			
Thursday	none		
Friday	none		
Saturday	none		
Sunday	.55		
Monday	none		
Tuesday	none		
Wednesday	none		
Total	.55		
Seven and a half inches of snow on the ground Monday morning.			
Barometer			
Thursday	29.70		
Friday	29.90		
Saturday	30.14		
Sunday	29.90		
Monday	30.18		
Tuesday	30.20		
Wednesday	29.95		
Seven partly cloudy days.			
J. HARVEY BACKUS, Local Observer.			

OUR CHURCHES

METHODIST EPISCOPAL
Rev. C. H. Weeks
Saturday, January 28, 1922, Christmas tree and supper for the members of the Sunday School. Entertainment by the little folks. Parents and friends are invited.
Sunday, January 24th, worship at 10:30. Baptism of children. Sermon: "The First Christian Home."
Sunday, January 31, 10:30, Sacrament of the Lord's Supper. 10:30 p. m. Watch Night services.
When you are planning your New Year, you will need some help on the big ideals which will help you mould your life. Come to our Teaching Mission, and let us help you.

BAPTIST
A. D. Shepard, Pastor.
"The Christ a thousand times in Bethlehem be born, if He's not born in thee, thy soul is still forlorn."
Morning worship, 10:30. Subject: "The Meaning We Give to Christmas."
Bible School at 12 M.
Our cottage meetings will not be resumed until after New Years.
Y. P. S. C. E. at 6:15. Topic: "How to Have Christmas All the Year." Leader, Chairman of the social committee.
Evening worship, 7:30. Theme: "The Shepherd's Story, adapted from The Cross Triumphant." A complete service of story and song with musical settings by Grant Colfax Tullar and H. Meredith.
Next week we begin the picture story of the life of Moses.
Monday evening, our Christmas exercises. You will want to be present.
Thursday evening, prayer and testimony meeting.
Teacher Training Class will be omitted during the holiday season.

PREBYTERIAN

Royal E. MacGowan, B. D., S. T. B. Pastor
Sunday, December 24th.
Morning service, 10:30 a. m. Sermon: "The Perseverant Advent of Christ," a Christmas sermon.
Evening service, 7:30 p. m. There will be a program of Christmas exercises and music given by the boys and girls of the Sunday School. We will have the Christmas tree entertainment at this time also. Everyone is invited to attend this special Christmas service.
Sunday School immediately following the close of the morning service. There are classes for all, and everyone is cordially invited to attend and join one of our classes.
The regular meeting of the Christian Endeavor Society will be omitted this Sunday evening, on account of the special exercises by the Sunday School.
Mid-week service every Thursday evening, continuing the study of some of the unfinished work of the Presbyterian Church in America.
"To-day we are coming more and more to think of religion as a normal and natural experience. Those who confuse experience with its doctrinal interpretation are greatly perplexed by this tendency, for it seems like abandoning fundamental realities of Christianity. But the history of religion has made us aware that, so far as the supernaturalistic details of a doctrine of salvation are concerned, these appear in various forms in pagan religions as well as in Christianity. Sacrifices to appease the deity, incarnations to bring the deity to help mankind, the suffering of a savior-god to bring redemption, sacraments with regenerating power, and mystical exaltation to a sense of oneness with God — these may all be found in non-Christian religions. The distinctive qualities of Christian salvation must be looked for in the kind of moral and religious character produced by the Christian faith."

Marriages

Miss Irene Evans and Leighman Young, of Angelica, were united in marriage Dec. 12th.

JOHNE. CANNON COMPANY



The Center of Christmas Activities is J. E. Cannon & Co.'s

COME here for Christmas gifts! Therein lies the solution of many a holiday problem of how to give all the things you want to give without spending beyond your means. It matters not if you want to give but a trifle to an acquaintance or something more elaborate to a friend—a gift to please a child, or one for a critical adult. The answer is to be found here in our big Xmas stocks.

CHRISTMAS COATS FOR WOMEN AND GIRLS

A new lot of stunning Coats, made, in newer more attractive styles, bought at prices that will allow us to sell them at little more than half of Hornell or Wellsville prices. You will be surprised at what \$19.50 will buy, and our \$25 Coats are simply wonderful for the money. A new assortment of junior and small ladies' Coats and Jackettes.

BATH ROBES

An extensive assortment for Children and Grown-ups and all priced cheaply.

CHRISTMAS WAISTS AND BLOUSES

A most attractive line of beautiful Blouses of Fancy Silks, no two alike, and all priced reasonable. \$5.00 buys a beautiful Blouse of silk, and at \$1.50 and \$2.50 we show cotton fabric Waists in many unique styles. Porto Rican hand-made Waists make charming gifts, priced at \$3.00 to \$5.00.

CHRISTMAS UMBRELLAS

Novel and unique handles characterize our Christmas stock of Umbrellas. Styles you've never seen before and the surprise is they are so moderate in price, \$1.50, \$2.00, \$2.50, \$3.00, \$4.00 and \$5.00. Children's styles with cord handles, \$1.00.

Cash and Carry Specials for Friday and Saturday

- Marshmallow Cream, pints 23c
- Quart Cans Olives 49c
- Fresh Walnuts 24c lb.
- Xmas Candies, mixed 19c lb.
- 1 lb. Pails of Peanut Butter, excellent quality, 24c

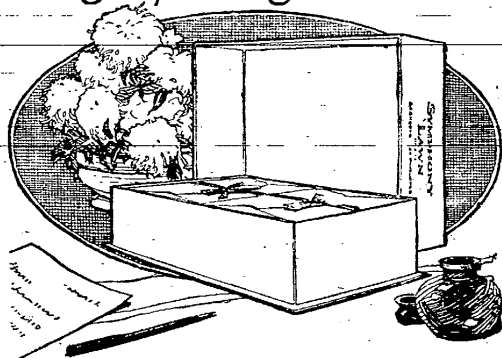
JOHN E. CANNON COMPANY

The Burrows Store

Andover, New York

An Ideal Christmas Gift

Symphony Lawn



Look for the Water Mark

EVER pick up a sheet of writing paper so invitingly beautiful to the eye and the touch, that it seemed to say to your fingers, "You must write on me!"
Symphony Lawn is just such a paper. It comes in three exquisite finishes and several smart tints. Sheets and envelopes in the newest shapes. Also correspondence cards to match. May we show you Symphony Lawn?

J. D. CHEESMAN & CO.

VOL. XXXVII.
HOW THE WORLD FARED IN
Prosperity, Discontent
Two Big Strikes
Notable Developments
America.

By EDWARD W. PIERCE
Momentous events and developments marked the year 1922, both at home and abroad. In America the great strikes of coal miners and railroad shopmen; the passage of a new tariff bill, the final defeat of the Republican Party in the November elections; the most noteworthy events were the establishment of a free State; the election of Woodrow Wilson as President; the rout of the German Kaiser and the regeneration of the Turkish state, followed by the East peace conference at the downfall of Prime Minister George, and the triumph of Italy.
Although the people of states enjoyed a fair amount of peace throughout the year, discontent and dissatisfaction showed itself when they went to the polls in November. Seemingly the new tariff law, the strikes and the matter of enforcement also had their economic and financial effects. Some of the European powers showed little or no improvement in part to the continued settlement concerning the reparations and the renewal of the Near East. Other countries, Italy and Czechoslovakia, definitely toward stability and prosperity. Communism suffered a tremendous setback when the Fascist rebels those doctrines and took control of the government.
As in 1921, December by an international conference in Washington, for President had invited the Central American republics to send delegates to discuss limitation of armaments. They met in January found the great engaged in formulating agreements in the Washington conference on armaments and problems, and on February 19, in plenary session, the power naval limitation agreement on Pacific was passed resolutions declaring for the restriction of the arms and submarines in the same time, Mr. Balfour that Great Britain would not sell to China. Three the conference approved treaties designed to restore some of her lost liberties and constitution for the great international commission to rule of warfare. On February 19, the delegates signed all the conference adjourned in four days President ratified the treaties to the By the end of March the ratified all these treaties with Japan, by which the Besome question of Amoy the Island of Yap was to Britain and Japan also. of time, ratified the conference putting into effect of the treaty on naval limitations. France, more interested troubles connected with reparations and with the in the Near East, delayed for example was followed smaller nations. Thus the some of the treaties were being.
Rehabilitation of Europe and financial, was the that confronted the world. Its solution depended on the extent of a settlement. German reparations matter had been reached when the international bankers' conference through the month, but it would be in detail of their efforts. Heavily maintained that the enforcement of the treaty would ruin Germany and the rest of Europe, for Wirth, the chancellor, Germany must and would the reparations bill, that a long moratorium on all the payments and national loan to Germany, France, depending on the money for reconstruction only on the verge of bankruptcy. Listen to propositions of the war bill. It is made preparation.